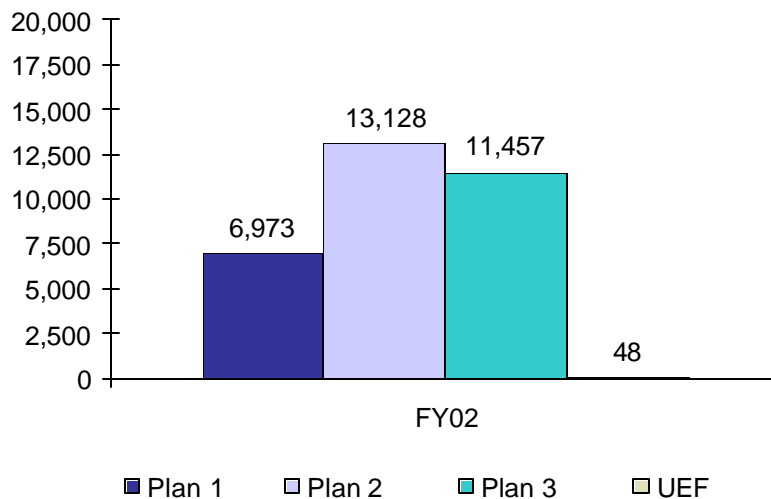


Comparison of Claims by Plan Type

This section provides the most current statistical summary available on the status of Montana's workers' compensation system. This section is based on the First Report of Injury received by the department and includes indemnity and medical only claims.

**Distribution of Reported Claims¹ in FY02
By Plan Type²**



Notes:

¹The number of total claims is continually changing.

²Plan types: Plan 1 – Self Insured Employers Group, Plan 2 – Private Insurance, Plan 3 – State Fund, and UEF - Uninsured Employers Fund

**Distribution of Reported Claims¹
By Plan Type² and Fiscal Year**

	FY98		FY99		FY00		FY01		FY02	
Plan Type	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Plan 1	7,448	23.3%	6,862	21.6%	6,545	19.7%	6,843	20.0%	6,973	22.1%
Plan 2	13,691	42.8%	14,077	44.3%	15,699	47.3%	16,091	47.0%	13,128	41.5%
Plan 3	10,744	33.6%	10,728	33.8%	10,873	32.8%	11,179	32.7%	11,457	36.2%
UEF	111	0.3%	81	0.3%	77	0.2%	90	0.3%	48	0.2%
Total	31,994	100%	31,748	100%	33,194	100%	34,203	100%	31,606	100%

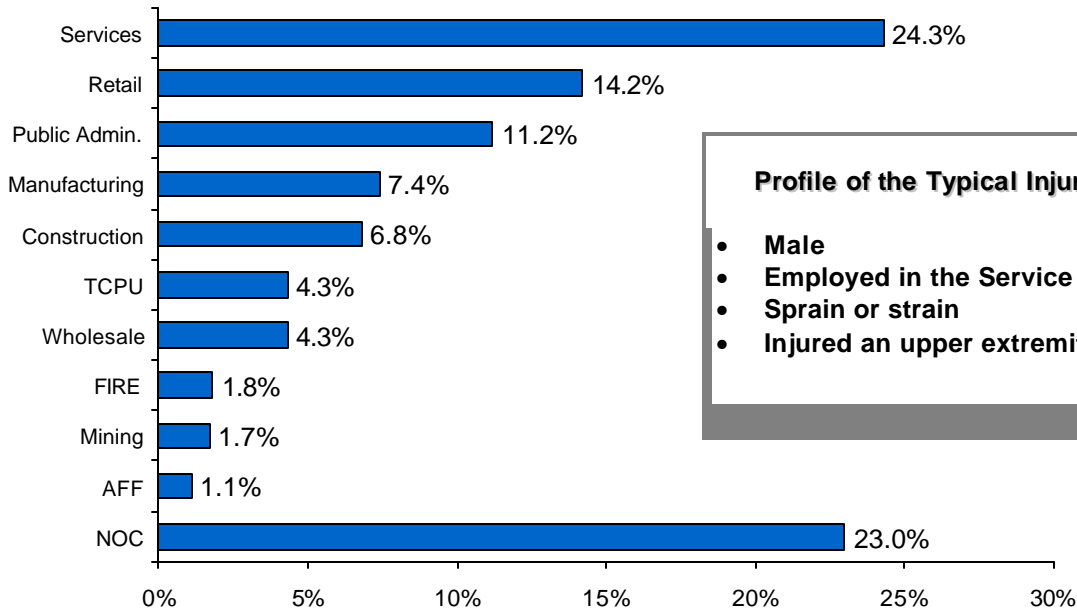
Notes:

¹The number of total claims is continually changing.

²Plan types: Plan 1 – Self Insured Employers Group, Plan 2 – Private Insurance, Plan 3 – State Fund, and UEF - Uninsured Employers Fund

Injured Worker Characteristics

**Distribution of Reported Claims in FY02
By Standard Industrial Classification Major Groups¹**



Profile of the Typical Injured Worker

- Male
- Employed in the Service Industry
- Sprain or strain
- Injured an upper extremity

Notes:

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.
 TCPU means Transportation, Communication & Public Utilities.
 FIRE means Finance, Insurance & Real Estate.
 AFF means Agriculture, Forestry & Fishing.
 NOC means Not Otherwise Classified.

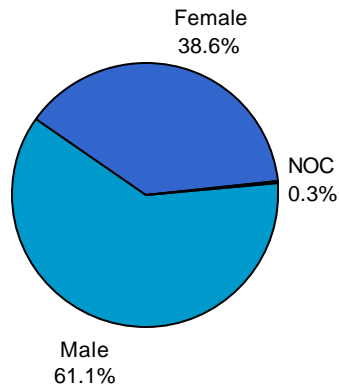
**Rank-Order Distribution of Claims¹
By Standard Industrial Classification Major Groups² and Fiscal Year**

	FY98		FY99		FY00		FY01		FY02	
Standard Industrial Classification	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Services	8,956	28.0%	8,088	25.5%	8,163	24.6%	8,645	25.3%	7,676	24.3%
Retail	4,593	14.4%	4,487	14.1%	4,809	14.5%	4,867	14.2%	4,496	14.2%
Public Administration	2,909	9.1%	3,183	10.0%	3,182	9.6%	3,096	9.1%	3,529	11.2%
Manufacturing	3,003	9.4%	2,797	8.8%	2,746	8.3%	2,640	7.7%	2,333	7.3%
Construction	2,626	8.2%	2,386	7.5%	2,477	7.5%	2,458	7.2%	2,158	6.8%
Transportation, Communication & Public Utilities	1,532	4.8%	1,479	4.7%	1,599	4.8%	1,556	4.5%	1,351	4.3%
Wholesale	1,473	4.6%	1,433	4.5%	1,650	5.0%	1,541	4.5%	1,354	4.3%
Finance, Insurance & Real Estate	529	1.7%	484	1.5%	487	1.5%	940	2.7%	559	1.8%
Mining	712	2.2%	718	2.3%	614	1.8%	592	1.7%	528	1.7%
Agriculture, Forestry & Fishing	509	1.6%	496	1.6%	479	1.4%	411	1.2%	341	1.1%
All Other Specific Claims, NOC ³	5,152	16.1%	6,197	19.5%	6,988	21.1%	7,457	21.8%	7,281	23.0%
Total⁴	31,994	100%	31,748	100%	33,194	100%	34,203	100%	31,606	100%

Notes:

¹Some counts may vary slightly from previous reports due to corrections from insurers.
²Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.
³NOC means Not Otherwise Classified.
⁴Column may not sum 100% due to rounding.

**Distribution of Reported Claims in FY02
By Gender**



Note:
NOC means Not Otherwise Classified.

**Distribution of Reported Claims
By Gender and Fiscal Year**

Gender	FY98		FY99		FY00		FY01		FY02	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Female	11,812	36.9%	11,752	37.0%	12,119	36.5%	13,175	38.5%	12,202	38.6%
Male	20,100	62.8%	19,891	62.7%	20,839	62.8%	20,857	61.0%	19,302	61.1%
All Other Claims, NOC ¹	82	0.3%	105	0.3%	236	0.7%	171	0.5%	102	0.3%
Total	31,994	100%	31,748	100%	33,194	100%	34,203	100%	31,606	100%

Note:
¹NOC means Not Otherwise Classified.

**Distribution of Reported Claims in FY02
By Standard Industrial Classification Major Groups¹ and Gender**

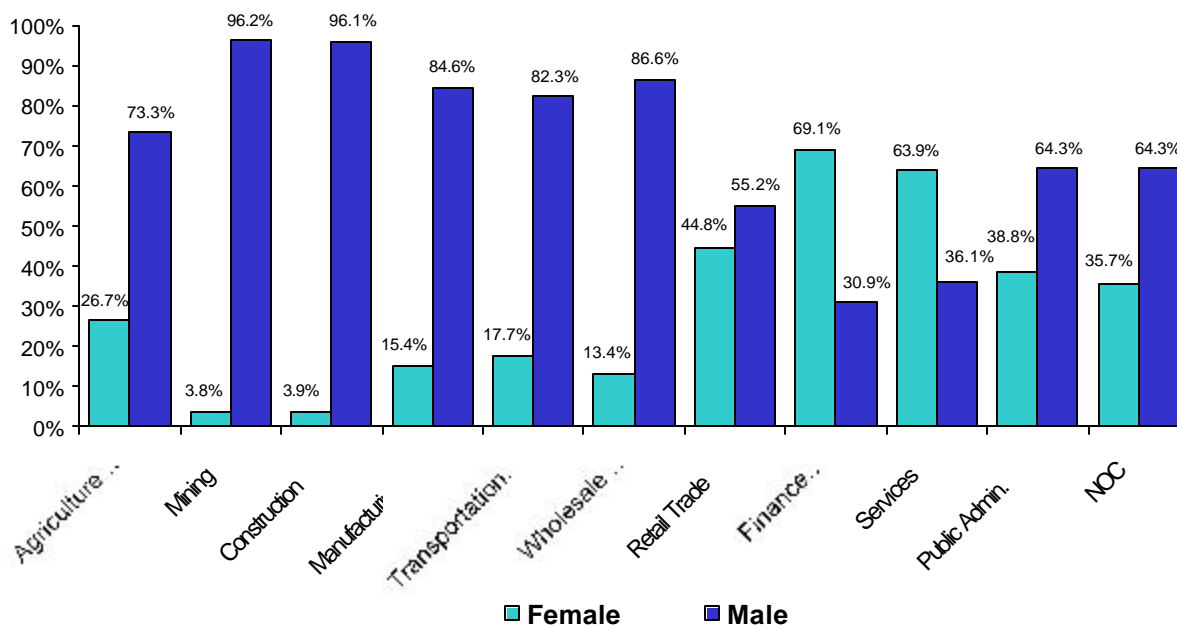
Standard Industrial Classification	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	91	0.3%	250	0.8%	341	1.1%
Mining	20	0.1%	506	1.6%	526	1.7%
Construction	83	0.3%	2,068	6.5%	2,151	6.8%
Manufacturing	357	1.1%	1,965	6.2%	2,322	7.3%
Transportation, Communication & Public Utilities	239	0.8%	1,109	3.5%	1,348	4.3%
Wholesale Trade	181	0.6%	1,171	3.7%	1,352	4.3%
Retail Trade	2,005	6.3%	2,475	7.8%	4,480	14.2%
Finance, Insurance & Real Estate	384	1.2%	172	0.5%	556	1.8%
Services	4,887	15.5%	2,763	8.7%	7,650	24.3%
Public Administration	1,368	4.3%	2,158	6.8%	3,526	11.2%
NOC ² Gender codes	0	0%	0	0%	102	0.3%
NOC ² SIC codes	2,587	8.2%	4,665	14.8%	7,252	23.0%
Total	12,202	38.6%	19,302	61.1%	31,606	100%

Notes:

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual 1987*.

²NOC means Not Otherwise Classified. 102 claims had nonclassified Gender codes.

Distribution of Claims in FY02
By Standard Industrial Classification Major Groups and Gender



Note:
NOC means Not Otherwise Classified.

Distribution of Reported Claims in FY02
By Standard Industrial Classification¹ Major Groups and Gender

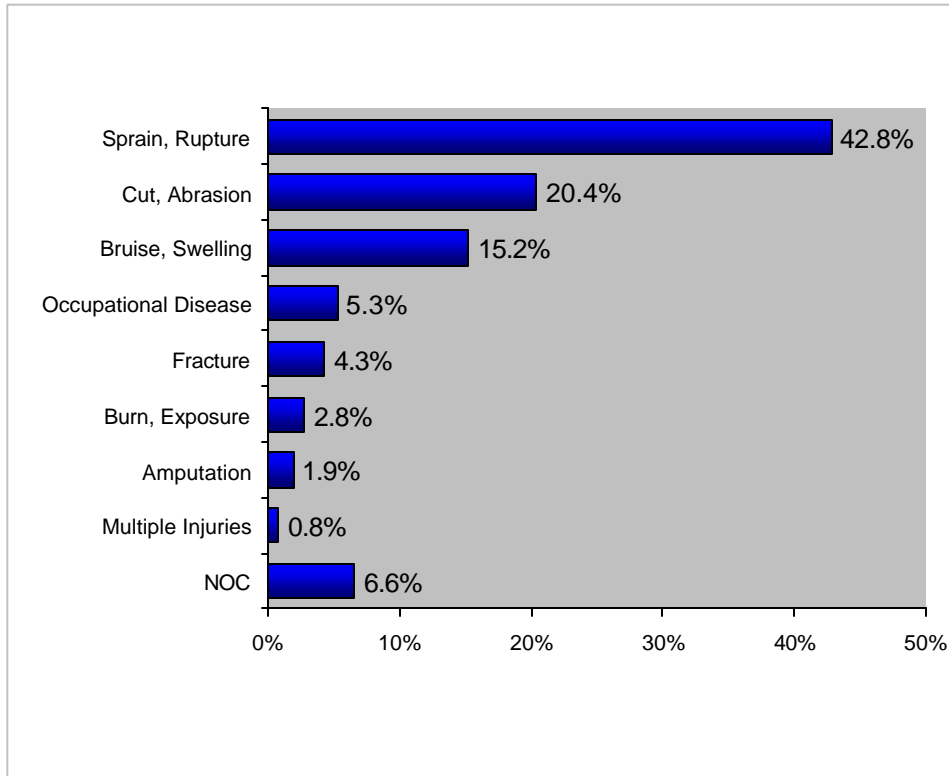
Standard Industrial Classification	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	91	26.7%	250	73.3%	341	100%
Mining	20	3.8%	506	96.2%	526	100%
Construction	83	3.9%	2,068	96.1%	2,151	100%
Manufacturing	357	15.4%	1,965	84.6%	2,322	100%
Transportation, Communication & Public Utilities	239	17.7%	1,109	82.3%	1,348	100%
Wholesale Trade	181	13.4%	1,171	86.6%	1,352	100%
Retail Trade	2,005	44.8%	2,475	55.2%	4,480	100%
Finance, Insurance & Real Estate	384	69.1%	172	30.9%	556	100%
Services	4,887	63.9%	2,763	36.1%	7,650	100%
Public Administration	1,368	38.8%	2,158	61.2%	3,526	100%
NOC ² SIC codes	2,587	35.7%	4,665	64.3%	7,252	100%
NOC ² Gender codes	0	0%	0	0%	102	100%
Total	12,202	38.6%	19,302	31.1%	31,606	100%

Notes:

¹Source: Office of Management and Budget, *Standard Industrial Classification Manual* 1987.

²NOC means Not Otherwise Classified. 102 claims had nonclassified Gender codes.

Distribution of Claims in FY02 By Nature of Injury



Note:
NOC means Not Otherwise Classified.

Rank-Order Distribution of Claims By Nature of Injury¹ and Fiscal Year

Nature of Injury	FY98		FY99		FY00		FY01		FY02	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Sprain, Rupture	12,255	38.3%	12,200	38.4%	13,401	40.4%	13,989	40.9%	13,514	42.8%
Cut, Abrasion	7,286	22.8%	6,569	20.7%	6,860	20.7%	6,951	20.3%	6,450	20.4%
Bruise, Swelling	4,541	14.2%	4,341	13.7%	4,851	14.6%	5,490	16.1%	4,798	15.2%
Occupational Disease	1,489	4.7%	1,876	5.9%	1,752	5.3%	1,898	5.5%	1,666	5.3%
Fracture	1,512	4.7%	1,462	4.6%	1,534	4.6%	1,454	4.3%	1,347	4.3%
Burn, Exposure	914	2.9%	872	2.7%	902	2.7%	879	2.6%	888	2.8%
Amputation	254	0.8%	752	2.4%	659	2.0%	642	1.9%	604	1.9%
Multiple Injuries	581	1.8%	799	2.5%	549	1.7%	347	1.0%	253	0.8%
All Other Claims, NOC ²	3,162	10.0%	2,877	9.0%	2,686	8.1%	2,553	7.5%	2,086	6.6%
Total³	31,994	100%	31,748	100%	33,194	100%	34,203	100%	31,606	100%

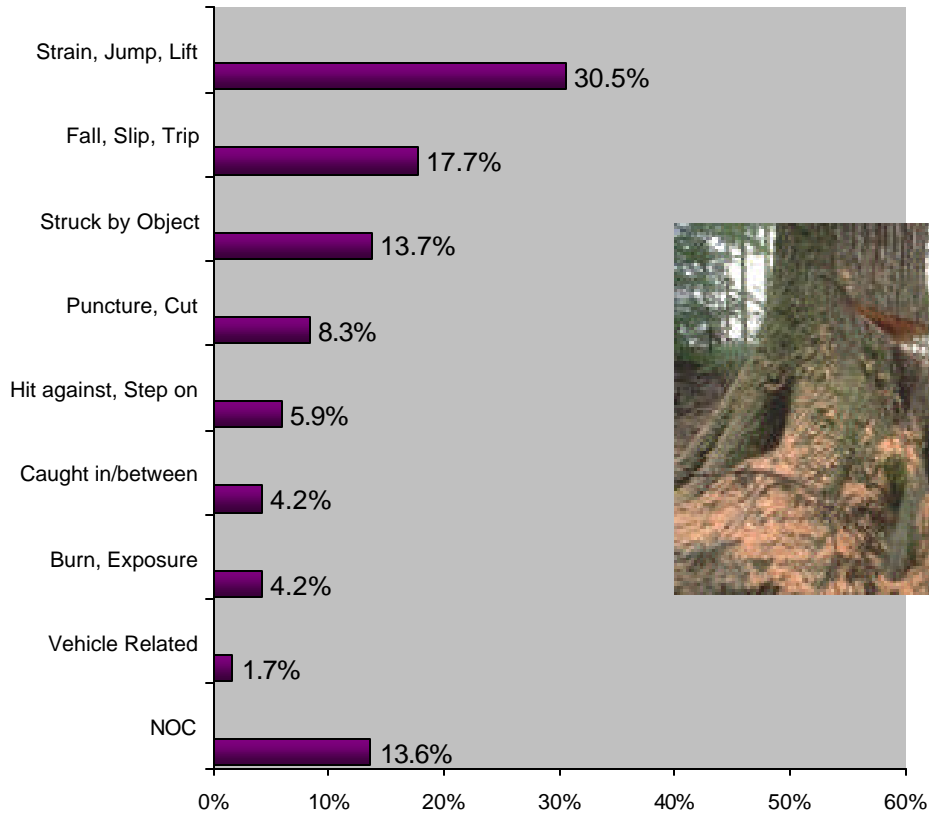
Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC) - Electronic Data Interchange (EDI) definitions.

²NOC means Not Otherwise Classified.

³Column may not sum to 100% due to rounding.

Distribution of Claims in FY02 By Cause of Injury



Note:
NOC means Not Otherwise Classified

Rank-Order Distribution of Claims By Cause of Injury¹ and Fiscal Year

	FY98		FY99		FY00		FY01		FY02	
Cause of Injury	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Strain, Jump, Lift	8,993	28.1%	9,596	30.2%	9,899	29.8%	10,125	29.6%	9,636	30.5%
Fall, Slip, Trip	5,315	16.6%	5,429	17.1%	5,508	16.6%	6,574	19.2%	5,610	17.7%
Struck by Object	4,560	14.3%	4,403	13.9%	4,534	13.7%	4,450	13.0%	4,345	13.7%
Puncture, Cut	2,682	8.4%	2,597	8.2%	2,844	8.6%	2,940	8.6%	2,627	8.3%
Hit against, Step on	2,175	6.8%	1,857	5.8%	2,069	6.2%	1,942	5.7%	1,867	5.9%
Caught in/between	1,429	4.5%	1,294	4.1%	1,386	4.2%	1,455	4.3%	1,334	4.2%
Burn, Exposure	1,378	4.3%	1,469	4.6%	1,427	4.3%	1,307	3.8%	1,331	4.2%
Vehicle Related	559	1.7%	606	1.9%	594	1.8%	636	1.9%	552	1.7%
All Other Claims, NOC ²	4,903	15.4%	4,497	14.1%	4,933	14.8%	4,774	14.0%	4,304	13.6%
Total³	31,994	100%*	31,748	100%*	33,194	100%	34,203	100%*	31,606	100%*

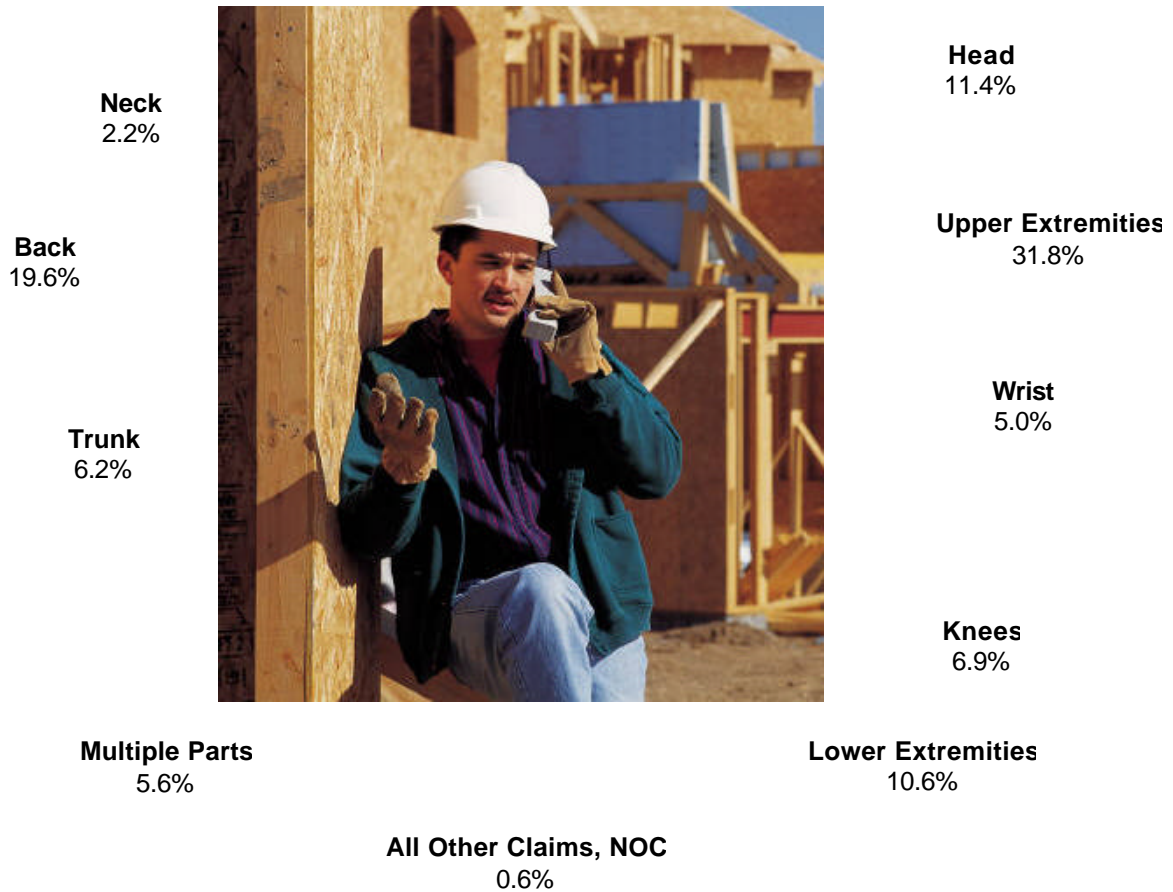
Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAIABC) - Electronic Data Interchange (EDI) definitions.

²NOC means Not Otherwise Classified.

³Column may not sum to 100% due to rounding.

**Distribution of Claims in FY02
By Part of Body**



Note:
NOC means Not Otherwise Classified.

**Rank-Order Distribution of Claims
By Part of Body¹ and Fiscal Year**

	FY98		FY99		FY00		FY01		FY02	
Part of Body	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Upper Extremities	10,014	31.3%	9,741	30.7%	10,338	31.1%	10,770	31.5%	10,051	31.8%
Back	6,470	20.2%	6,369	20.1%	6,554	19.7%	6,689	19.6%	6,207	19.6%
Head	3,699	11.6%	3,600	11.3%	3,717	11.2%	3,737	10.9%	3,592	11.4%
Lower Extremities	3,445	10.8%	3,353	10.6%	3,464	10.4%	3,562	10.4%	3,354	10.6%
Multiple Parts	2,012	6.3%	2,268	7.1%	2,471	7.4%	2,479	7.2%	1,778	5.6%
Knees	2,026	6.3%	2,078	6.5%	2,172	6.5%	2,324	6.8%	2,193	6.9%
Trunk	1,794	5.6%	2,036	6.4%	1,942	5.9%	1,969	5.8%	1,957	6.2%
Wrist	1,507	4.7%	1,524	4.8%	1,650	5.0%	1,660	4.9%	1,582	5.0%
Neck	715	2.2%	611	1.9%	702	2.1%	712	2.1%	707	2.2%
All Other Claims, NOC ²	312	1.0%	168	0.5%	184	0.6%	301	0.9%	185	0.6%
Total³	31,994	100%	31,748	100%	33,194	100%	34,203	100%	31,606	100%

Notes:

¹Source: International Association of Industrial Accident Boards and Commissions (IAABC) - Electronic Data Interchange (EDI) definitions.

²NOC means Not Otherwise Classified.

³Column may not sum to 100% due to rounding.

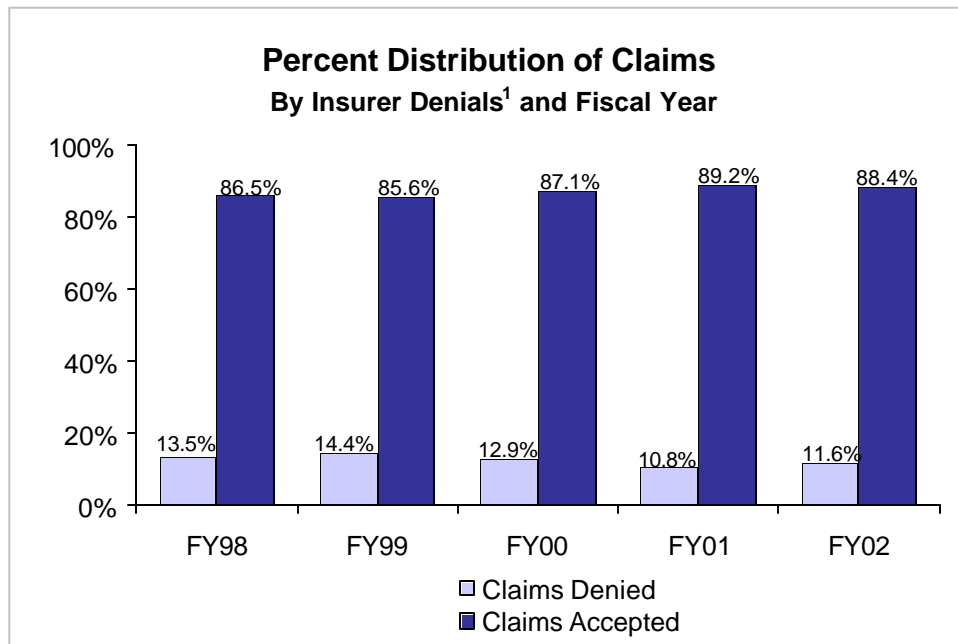
Insurer Denial of Claims

Insurer Denial¹ of Claims By Reason of Denial and Fiscal Year

Reason for Claim Denial		FY98	FY99	FY00	FY01	FY02
Late Claim Filing	Injury	51	48	67	35	24
	Occupational Disease	2	1	1	1	1
Insufficient Information	Incomplete or missing information necessary to accept liability	14	9	68	181	108
Coverage Issue	Corporate officer rejected	15	17	9	1	0
	Elects no coverage	8	0	6	6	2
	Independent Contractor issue	1	0	3	6	2
	Question which insurer liable	22	28	26	15	9
	No coverage	72	56	40	29	12
Other	Other	328	403	337	243	238
No Employer Notice	No 30-day notice to employer or insurer	227	213	179	144	115
Not in Course & Scope	Not in course and scope of employment	267	261	258	225	189
No Objective Medical	No objective medical findings to substantiate injury	2,200	2,374	2,343	2,025	2,402
Definition of Injury not met	Heart attack - not caused by accident	11	18	13	6	12
	Does not meet definition of injury	501	592	476	389	341
	Does not meet definition of Occupational Disease	34	57	66	50	38
	Stress - not compensable	36	30	24	31	25

Note:

¹Claims initially denied may later be accepted by the insurer. Statistics on accepted injuries subsequent to a denial are not available.



Note:

¹Claims initially denied may later be accepted by the insurer. Statistics on accepted injuries subsequent to a denial are not available.